

B. — C. (text unchanged)

PETER FRANCHOT
Comptroller of the Treasury

Title 05 DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Subtitle 04 SPECIAL LOAN PROGRAMS

05.04.01 Maryland Housing Rehabilitation Program — Regular Rehabilitation Program

Authority: Housing and Community Development Article. §4-910. Annotated
Code of Maryland

Notice of Proposed Action [16-098-P]

The Secretary of Housing and Community Development proposes to amend Regulations .06 and .15 and adopt new Regulation .07-1 under COMAR 05.04.01 Maryland Housing Rehabilitation Program — Regular Rehabilitation Program.

Statement of Purpose

The purpose of this action is to update certain regulatory requirements for loan-to-value ratios and loan disbursements, and to amend the types of financial assistance offered under the Maryland Housing Rehabilitation Program — Regular Rehabilitation Program.

Comparison to Federal Standards

There is no corresponding federal standard to this proposed action.

Estimate of Economic Impact

I. Summary of Economic Impact. The amendments will allow the Department to make loans with a higher loan-to-value ratio (LTV): increase the amount of loan funds that can be advanced; and provide financial assistance in the form of grants to homeowners that otherwise could not afford a loan.

All recipients of Program loans are families of limited income and many of these homeowners reside in older houses with values that remain stagnant. Increasing the allowable LTV will ensure that the Department can serve more families of limited income who need affordable financing to rehabilitate their home, or install basic accessibility features.

The Program loans have a term of 20 to 30 years. The Department estimates that over this time period, the property values should increase enough to fully secure the Program loan. In addition, the proposal to increase the amount of a loan that can be advanced to 20 percent will not have any fiscal impact. The increase is to allow the homeowner and its contractor to purchase more material upfront in accordance with industry standards. For these reasons, the Department estimates that amendments raising the LTV or increasing the amount of advances should not have an economic impact.

The proposed amendments will allow the Department to make grants to families of very low income (30 percent or lower of area median household income) who otherwise could not afford to undertake the rehabilitation of their home without a grant. Program loans to families of very low income typically have a 0 percent interest rate and are deferred for 20 or 30 years with no monthly payments. By making grants, the Department will not receive

repayment on the grant and the amount of revenue the Department receives will decrease starting in approximately 20 years. The Department estimates that it will make a total of approximately 25 to 30 grants a year in the total amount of \$900,000 of grants a year under the Program.

II. Types of Economic Impact.	Revenue (R+/R-)	
	Expenditure (E+/E-)	Magnitude
A. On issuing agency:	(R-)	\$410,000 annually
B. On other State agencies:	NONE	
C. On local governments:	NONE	
	Benefit (+) Cost (-)	Magnitude

D. On regulated industries or trade groups: NONE

E. On other industries or trade groups: NONE

F. Direct and indirect effects on public: (+) Indeterminable

III. Assumptions. (Identified by Impact Letter and Number from Section II.)

A. The bulk of the Program financing will still be in the form of a repayable loan. The Program estimates that it will make \$900,000 annually in grants and \$1,550,000 annually in loans. Since the grants will not have to be repaid, the Department's future revenue will decrease starting in approximately 20 years by the annual amount of grants that otherwise would have been repayable as loans. The Department estimates that the net present value of \$900,000 in 20 years is \$410,000.

F. Members of the public that are homeowners and families of limited income will receive the benefit of rehabilitating their home equal to amount of grants made each year. Communities and neighborhoods may receive an indirect social and economic benefit of having housing in these locations rehabilitated. This amount is indeterminable.

Economic Impact on Small Businesses

The proposed action has minimal or no economic impact on small businesses.

Impact on Individuals with Disabilities

The proposed action has no impact on individuals with disabilities.

Opportunity for Public Comment

Comments may be sent to Amy Grutzner, Director of Single Family Programs, Division of Development Finance, Department of Housing and Community Development, 7800 Harkins Road, Lanham, Maryland 20706, or call 301-429-7763, or email to Amy.Grutzner@maryland.gov. Comments will be accepted through May 16, 2016. A public hearing has not been scheduled.

.06 Loan Terms and Conditions — General.

A.—C. (text unchanged)

D. Maximum Loan Amount.

(1) The maximum loan may not exceed an amount which, when added to any prior debts secured by or relating to the eligible building

or property, or both, would equal [95] 110 percent of the market value of the eligible building and property after rehabilitation as determined by the Department or the local administrator.

(2) For projects when 100 percent of the units are subject to a federal rent subsidy which is allocated to the project for the entire term of the loan, the [95] 110 percent loan-to-value ratio requirement of §D(1), above, may be raised to [100] 115 percent.

(3)—(4) (text unchanged)

E.—K. (text unchanged)

.07-1 Program Grants.

A. The Department may make a Program loan in the form of a grant to a single family owner-occupant that meets the requirements of this regulation.

B. To be eligible for a grant, an applicant shall:

(1) Own and occupy the dwelling;

(2) Be a family of very low income; and

(3) Be unable to undertake the rehabilitation project without a grant as determined by the Department.

C. A grant may provide for:

(1) No required payments;

(2) The deferral of payments; or

(3) The reduction of the principal balance owed over a period of time.

D. The Department shall follow Regulations .09 —.15 of this chapter for approving and processing grants.

E. A grant may be unsecured or secured by a security instrument acceptable to the Department.

F. The Department may establish limitations:

(1) On the percentage of allocations and the percentage of the annual funding appropriated to the Program which may be used for grants; and

(2) On the maximum grant amount that may be awarded for a dwelling.

.15 Loan Disbursements.

A.—C. (text unchanged)

D. Advance Payments. Advances or down payments may be made to contractors to purchase materials delivered on site or valid purchase requisitions not to exceed [10] 20 percent of the contract costs.

E.—H. (text unchanged)

KENNETH C. HOLT

Secretary of Housing and Community Development

Title 08 DEPARTMENT OF NATURAL RESOURCES

Subtitle 03 WILDLIFE

08.03.11 Reptile and Amphibian Possession and Permits

Authority: Natural Resources Article. §§4-602, 10-205, 10-24-03, 10-901, and 10-902. Annotated Code of Maryland

Notice of Proposed Action

[16-091-P]

The Secretary of Natural Resources proposes to amend Regulation .02 and adopt new Regulation .16 under COMAR 08.03.11 Reptile and Amphibian Possession and Permits.

Statement of Purpose

The purpose of this action is to provide protection for native amphibians and reptiles from becoming infected with known disease vectors in the course of organized competitions. Emerging infectious viral diseases, such as Ranavirus species, are one of the most important factors contributing to global amphibian declines. This disease, which also affects reptiles, is characterized by rapid onset and mortality. Ranavirus has been confirmed in Maryland to date in eastern box turtle, wood frog, spotted salamander, spring peeper, Cope's grey treefrog, eastern spadefoot, northern green frog, American bullfrog, and painted turtle. Recent studies show that die-offs of amphibians and reptiles due to Ranavirus are increasing in the State and in the region. Given the increased prevalence of this disease and demonstrated impacts, measures are warranted to reduce the risk of Ranavirus and other infectious diseases for Maryland's native amphibians and reptiles.

Regulation .02 is amended to specifically define competitions for the purposes of COMAR 08.03.11. Competitions using nonnative amphibians and reptiles are not prohibited by these regulations. Regulation .16 is added to prevent the transmission of Ranavirus and other infectious diseases to native animal populations by preventing exposure to potentially infected animals during the course of competitions such as turtle derbies, turtle races, and frog-jumping contests.

Comparison to Federal Standards

There is no corresponding federal standard to this proposed action.

Estimate of Economic Impact

The proposed action has no economic impact.

Economic Impact on Small Businesses

The proposed action has minimal or no economic impact on small businesses.

Impact on Individuals with Disabilities

The proposed action has no impact on individuals with disabilities.

Opportunity for Public Comment

Comments may be sent to Gwenda Brewer, Science Program Manager, Wildlife and Heritage Service, Department of Natural Resources, 580 Taylor Avenue, Annapolis, MD 21401, or call 410-260-8558, or email to gwenda.brewer@maryland.gov, or fax to 410-260-8596. Comments will be accepted through May 16, 2016. A public hearing has not been scheduled.

.02 Definitions.

A. (text unchanged)

B. Terms Defined.

(1) — (3) (text unchanged)

(4) "Competition" means a contest, race, derby, tournament, match, game, performance, show, meet, event, or test of skill in which contestants compete for a prize or honor or in which a winner is selected from among two or more entrants.

[(4)] (5) — [(9)] (10) (text unchanged)

.16 Prohibition on Use in Competitions.

No species listed in Regulation .03 of this chapter, regardless of origin, may be used in a competition.

MARK J. BELTON

Secretary of Natural Resources